```
Set     Items   Description
S1      139115  PAYEE? ? OR BILLER? ? OR COLLECTOR? ? OR TO(1W)PAID OR BEN-
                EFICIAR? OR BEARER? ? OR CONSIGNER? ? OR CLIENT? ? OR MERCHAN-
                T? ? OR CUSTOMER? ?
S2      856909  SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE?
                OR FORWARD?
S3     1377192  RECEIV? OR GETS OR OBTAIN? OR ACCEPT? OR COLLECT? OR ACQUI-
                R?
S4     1602433  BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR
                OBLIGATION? ? OR LIABILIT? OR CHARGE? ? OR DEBT OR DEBTS OR A-
                RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5      448319  PAY OR PAYING OR PAYMENT OR THIRD()PARTY OR TRANSFER?(2N)F-
                UND? ? OR COLLECT?
S6       33806  S5(2W)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? -
                OR PROCESS? OR FUNCTION?)
S7     1596417  DIRECT? OR ONLY OR (STRAIGHT OR RIGHT)()TO
S8        3633  S4(3N)S6
S9       25153  S1(5N)S2
S10        189  S8(S)S9
S11        132  S10 AND IC=G06F?
S12          1  S11 NOT PY>1994
S13       2968  S4(2N)S6
S14       2210  S13(S)S3
S15        706  S14(S)S1
S16        294  S15 AND IC=G06F?
S17          4  S16 NOT PY>1994
S18          4  S17 NOT S12
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File 348:EUROPEAN PATENTS 1978-2005/Feb W04
        (c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20050310,UT=20050303
        (c) 2005 WIPO/Univentio
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Set     Items   Description
S1     948277   PAYEE? ? OR BILLER? ? OR COLLECTOR? ? OR TO(1W)PAID OR BEN-
                EFICIAR? OR BEARER? ? OR CONSIGNER? ? OR CLIENT? ? OR MERCHAN-
                T? ? OR VENDOR? ?
S2    1993966   SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE?
                OR FORWARD?
S3    2815578   RECEIV? OR GETS OR OBTAIN? OR ACCEPT? OR COLLECT? OR ACQUI-
                R?
S4    2725655   BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR
                OBLIGATION? ? OR LIABILIT? OR CHARGE? ? OR DEBT OR DEBTS OR A-
                RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5    1637090   PAY OR PAYING OR PAYMENT? ? OR THIRD()PARTY OR TRANSFER?(2-
                N)FUND? ? OR COLLECT?
S6      70713   S5(2W)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? -
                OR PROCESS? OR FUNCTION?)
S7    3907269   DIRECT? OR ONLY OR (STRAIGHT OR RIGHT)()TO
S8      36677   S2(3N)S4
S9       2255   S8(S)S1
S10       113   S9(S)S6
S11       112   RD (unique items)
S12        15   S11 NOT PY>1994
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File 476:Financial Times Fulltext 1982-2005/Mar 14
         (c) 2005 Financial Times Ltd
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2005/Mar 12
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File 624:McGraw-Hill Publications 1985-2005/Mar 10
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Set     Items     Description
S1      948277    PAYEE? ? OR BILLER? ? OR COLLECTOR? ? OR TO(1W)PAID OR BEN-
                  EFICIAR? OR BEARER? ? OR CONSIGNER? ? OR CLIENT? ? OR MERCHAN-
                  T? ? OR VENDOR? ?
S2      1993966   SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE?
                  OR FORWARD?
S3      2815578   RECEIV? OR GETS OR OBTAIN? OR ACCEPT? OR COLLECT? OR ACQUI-
                  R?
S4      2725655   BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR
                  OBLIGATION? ? OR LIABILIT? OR CHARGE? ? OR DEBT OR DEBTS OR A-
                  RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5      1637090   PAY OR PAYING OR PAYMENT? ? OR THIRD()PARTY OR TRANSFER?(2-
                  N)FUND? ? OR COLLECT?
S6      70713     S5(2W)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? -
                  OR PROCESS? OR FUNCTION?)
S7      3907269   DIRECT? OR ONLY OR (STRAIGHT OR RIGHT)()TO
S8      36677     S2(3N)S4
S9      2255      S8(S)S1
S10     113       S9(S)S6
S11     112       RD (unique items)
S12     15        S11 NOT PY>1994
S13     122832    S3(3N)S4
S14     1596      S13(S)S6
S15     588       S14 NOT PY>1994
S16     562       RD (unique items)
S17     103       S16(S)S1
S18     63        S16(10N)S1
S19     60        S18 NOT S12
S20     1104      S13(15N)S6
S21     223       S20(S)S1
S22     62        S21 NOT PY>1994
S23     62        RD (unique items)
S24     155       S20(15N)S1
S25     45        S24 NOT PY>1994
S26     45        RD (unique items)
S27     55123     S4(2W)S5
S28     19901     S27 NOT PY>1994
S29     89884     S2(5N)S7
S30     44        S28(S)S9
S31     44        S30(S)S1
S32     39        S31 NOT S12
S33     38        S32 NOT S25
S34     38        RD (unique items)
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         (c) 1999 Business Wire
File 476:Financial Times Fulltext 1982-2005/Mar 14
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         (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2005/Mar 12
         (c) 2005 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2005/Mar 10
         (c) 2005 McGraw-Hill Co. Inc
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Set      Items    Description
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S2          3     S1 AND IC=G06F-017/60
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File 347:JAPIO Nov 1976-2004/Oct(Updated 050209)
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File 350:Derwent WPIX 1963-2005/UD,UM &UP=200517
         (c) 2005  Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2005/Feb W04
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File 349:PCT FULLTEXT 1979-2002/UB=20050310,UT=20050303
         (c) 2005 WIPO/Univentio
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Set      Items    Description
S1         58     AU=(LANDRY, G? OR LANDRY G?)
S2       1847     BILL()PAYMENT()SYSTEM?
S3          0     S1 AND S2
S4        133     GEORGE(1W) LANDRY
S5          3     S4 AND S2
S6          3     RD (unique items)
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File    2:INSPEC 1969-2005/Feb W4
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File   35:Dissertation Abs Online 1861-2005/Feb
          (c) 2005 ProQuest Info&Learning
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          (c) 2005 The HW Wilson Co.
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          (c) 2005 The New York Times
File  475:Wall Street Journal Abs 1973-2005/Mar 11
          (c) 2005 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
File  139:EconLit 1969-2005/Feb
          (c) 2005 American Economic Association
File   15:ABI/Inform(R) 1971-2005/Mar 14
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File   20:Dialog Global Reporter 1997-2005/Mar 14
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File  610:Business Wire 1999-2005/Mar 14
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File  810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
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          (c) 2005 PR Newswire Association Inc
File  813:PR Newswire 1987-1999/Apr 30
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          (c) 2005 San Jose Mercury News
File  624:McGraw-Hill Publications 1985-2005/Mar 10
          (c) 2005 McGraw-Hill Co. Inc
File   9:Business & Industry(R)  Jul/1994-2005/Mar 11
          (c) 2005  The Gale Group
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File  621:Gale Group New Prod.Annou.(R) 1985-2005/Mar 14
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Set	Items	Description
S1	229926	PAYEE? ? OR BILLER? ? OR COLLECTOR? ? OR TO(1W)PAID OR BEN- EFICIAR? OR BEARER? ? OR CONSIGNER? ? OR CLIENT? ? OR MERCHAN- T? ?
S2	2050319	SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE? OR FORWARD?
S3	3584660	DIRECT? OR ONLY OR (STRAIGHT OR RIGHT)()TO
S4	2018084	BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR OBLIGATION? ? OR LIABILIT? OR CHARGE? ? OR DEBT OR DEBTS OR A- RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5	567293	PAY OR PAYING OR PAYMENT OR THIRD()PARTY OR TRANSFER?(2N)F- UND? ? OR COLLECT?
S6	60839	S5(3N)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? - OR PROCESS? OR FUNCTION?)
S7	7455	S1 AND S2 AND S3
S8	4024	S1(S)S2(S)S3
S9	257	S8(S)S4
S10	25	S9(S)S6
S11	16	S10 AND IC=G06F?
S12	0	S11 NOT PY>1994
S13	2006	S7 AND S4
S14	137	S13 AND S6
S15	98	S14 AND IC=G06F?
S16	0	S15 NOT PY>1994
S17	4	S14 NOT PY>1994

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File 344:Chinese Patents Abs Aug 1985-2004/May
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File 347:JAPIO Nov 1976-2004/Oct(Updated 050209)
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File 350:Derwent WPIX 1963-2005/UD,UM &UP=200517
        (c) 2005 Thomson Derwent

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Set      Items    Description
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                  T? ?
S2      2050319   SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE?
                  OR FORWARD?
S3      3584660   DIRECT? OR ONLY OR (STRAIGHT OR RIGHT)()TO
S4      2018084   BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR
                  OBLIGATION? ? OR LIABILIT? OR CHARGE? ? OR DEBT OR DEBTS OR A-
                  RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5       567293   PAY OR PAYING OR PAYMENT OR THIRD()PARTY OR TRANSFER?(2N)F-
                  UND? ? OR COLLECT?
S6        60839   S5(3N)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? -
                  OR PROCESS? OR FUNCTION?)
S7         7455   S1 AND S2 AND S3
S8         4024   S1(S)S2(S)S3
S9          257   S8(S)S4
S10          25   S9(S)S6
S11          16   S10 AND IC=G06F?
S12           0   S11 NOT PY>1994
S13        2006   S7 AND S4
S14         137   S13 AND S6
S15          98   S14 AND IC=G06F?
S16           0   S15 NOT PY>1994
S17           4   S14 NOT PY>1994
S18        1423   S4(3W)S6
S19         228   S18 AND S1
S20          99   S19 AND S2
S21          85   S20 AND IC=G06F?
S22           3   S21 NOT PY>1994
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File 344:Chinese Patents Abs Aug 1985-2004/May
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File 347:JAPIO Nov 1976-2004/Oct(Updated 050209)
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File 350:Derwent WPIX 1963-2005/UD,UM &UP=200517
         (c) 2005  Thomson Derwent
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Set	Items	Description
S1	229926	PAYEE? ? OR BILLER? ? OR COLLECTOR? ? OR TO(1W)PAID OR BEN-EFICIAR? OR BEARER? ? OR CONSIGNER? ? OR CLIENT? ? OR MERCHAN-T? ?
S2	2050319	SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE? OR FORWARD?
S3	3584660	DIRECT? OR ONLY OR (STRAIGHT OR RIGHT)()TO
S4	2018084	BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR OBLIGATION? ? OR LIABILIT? OR CHARGE? ? OR DEBT OR DEBTS OR A-RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5	567293	PAY OR PAYING OR PAYMENT OR THIRD()PARTY OR TRANSFER?(2N)F-UND? ? OR COLLECT?
S6	60839	S5(3N)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? -OR PROCESS? OR FUNCTION?)
S7	7455	S1 AND S2 AND S3
S8	4024	S1(S)S2(S)S3
S9	257	S8(S)S4
S10	25	S9(S)S6
S11	16	S10 AND IC=G06F?
S12	0	S11 NOT PY>1994
S13	2006	S7 AND S4
S14	137	S13 AND S6
S15	98	S14 AND IC=G06F?
S16	0	S15 NOT PY>1994
S17	4	S14 NOT PY>1994
S18	1423	S4(3W)S6
S19	228	S18 AND S1
S20	99	S19 AND S2
S21	85	S20 AND IC=G06F?
S22	3	S21 NOT PY>1994
S23	4813264	RECEIV? OR GETS OR OBTAIN? OR ACCEPT? OR COLLECT? OR ACQUI-R?
S24	1075	S18 AND S23
S25	150	S24 AND S1
S26	111	S25 AND IC=G06F?
S27	3	S26 NOT PY>1994
S28	0	S27 NOT S22

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File 347:JAPIO Nov 1976-2004/Oct(Updated 050209)
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File 350:Derwent WPIX 1963-2005/UD,UM &UP=200517
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Set      Items    Description
S1      139115    PAYEE? ? OR BILLER? ? OR COLLECTOR? ? OR TO(1W)PAID OR BEN-
                  EFICIAR? OR BEARER? ? OR CONSIGNER? ? OR CLIENT? ? OR MERCHAN-
                  T? ? OR CUSTOMER? ?
S2      856909    SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE?
                  OR FORWARD?
S3     1377192    RECEIV? OR GETS OR OBTAIN? OR ACCEPT? OR COLLECT? OR ACQUI-
                  R?
S4     1602433    BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR
                  OBLIGATION? ? OR LIABILIT? OR CHARGE? ? OR DEBT OR DEBTS OR A-
                  RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5      448319    PAY OR PAYING OR PAYMENT OR THIRD()PARTY OR TRANSFER?(2N)F-
                  UND? ? OR COLLECT?
S6       33806    S5(2W)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? -
                  OR PROCESS? OR FUNCTION?)
S7     1596417    DIRECT? OR ONLY OR (STRAIGHT OR RIGHT)()TO
S8        3633    S4(3N)S6
S9       25153    S1(5N)S2
S10        189    S8(S)S9
S11        132    S10 AND IC=G06F?
S12          1    S11 NOT PY>1994
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File 349:PCT FULLTEXT 1979-2002/UB=20050310,UT=20050303
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Set	Items	Description
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S2	856909	SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE? OR FORWARD?
S3	1377192	RECEIV? OR GETS OR OBTAIN? OR ACCEPT? OR COLLECT? OR ACQUI- R?
S4	1602433	BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR OBLIGATION? ? OR LIABILIT? OR CHARGE? ? OR DEBT OR DEBTS OR A- RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5	448319	PAY OR PAYING OR PAYMENT OR THIRD()PARTY OR TRANSFER?(2N)F- UND? ? OR COLLECT?
S6	33806	S5(2W)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? - OR PROCESS? OR FUNCTION?)
S7	1596417	DIRECT? OR ONLY OR (STRAIGHT OR RIGHT)()TO
S8	3633	S4(3N)S6
S9	25153	S1(5N)S2
S10	189	S8(S)S9
S11	132	S10 AND IC=G06F?
S12	1	S11 NOT PY>1994
S13	2968	S4(2N)S6
S14	2210	S13(S)S3
S15	706	S14(S)S1
S16	294	S15 AND IC=G06F?
S17	4	S16 NOT PY>1994
S18	4	S17 NOT S12
S19	14649	S1(S)S2(S)S4
S20	4081	S19 AND S6
S21	1630	S20 AND IC=G06F-017/60
S22	0	S21 NOT PY>1994
S23	2598	S20 AND IC=G06F?
S24	47	S23 NOT PY>1994

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Set      Items    Description
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                  T? ? OR CUSTOMER? ?
S2       672141   SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE?
                  OR FORWARD?
S3       2854015  RECEIV? OR GETS OR OBTAIN? OR ACCEPT? OR COLLECT? OR ACQUI-
                  R?
S4       1721795  BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR
                  OBLIGATION? ? OR LIABILIT? OR CHARGE? ? OR DEBT OR DEBTS OR A-
                  RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5       724592   PAY OR PAYING OR PAYMENT? ? OR THIRD()PARTY OR TRANSFER?(2-
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S6       27663    S5(2W)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? -
                  OR PROCESS? OR FUNCTION?)
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S8       28237    S1(S)S2
S9       3592     S8(S)S4
S10      67       S9(S)S6
S11      64       RD (unique items)
S12      16       S11 NOT PY>1994
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Set     Items    Description
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                 EFICIAR? OR BEARER? ? OR CONSIGNER? ? OR CLIENT? ? OR MERCHAN-
                 T? ? OR CUSTOMER? ?
S2     672141    SEND? OR SENT OR TRANSMIT? OR DELIVER? OR REMIT? OR ROUTE?
                 OR FORWARD?
S3    2854015    RECEIV? OR GETS OR OBTAIN? OR ACCEPT? OR COLLECT? OR ACQUI-
                 R?
S4    1721795    BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR
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S8      28237    S1(S)S2
S9       3592    S8(S)S4
S10        67    S9(S)S6
S11        64    RD (unique items)
S12        16    S11 NOT PY>1994
S13     18773    S6(S)S3
S14      1396    S13(S)S4
S15       260    S14(S)S1
S16       248    RD (unique items)
S17       112    S16 NOT PY>1994
S18       102    S17 NOT S12
S19     35209    S3(5N)S4
S20       450    S6(S)S19
S21        92    S20(S)S1
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S24        35    S23 NOT S12
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                T? ? OR VENDOR? ?
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                OR FORWARD?
S3    2815578   RECEIV? OR GETS OR OBTAIN? OR ACCEPT? OR COLLECT? OR ACQUI-
                R?
S4    2725655   BILL OR BILLS OR INVOICE? ? OR PAYABLE? ? OR ACCOUNT? ? OR
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                RREAR OR ARREARS OR BALANCE()DUE OR CLAIM? ?
S5    1637090   PAY OR PAYING OR PAYMENT? ? OR THIRD()PARTY OR TRANSFER?(2-
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S6      70713   S5(2W)(SYSTEM? ? OR METHOD? ? OR NETWORK? ? OR PROGRAM? ? -
                OR PROCESS? OR FUNCTION?)
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S18        63   S16(10N)S1
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